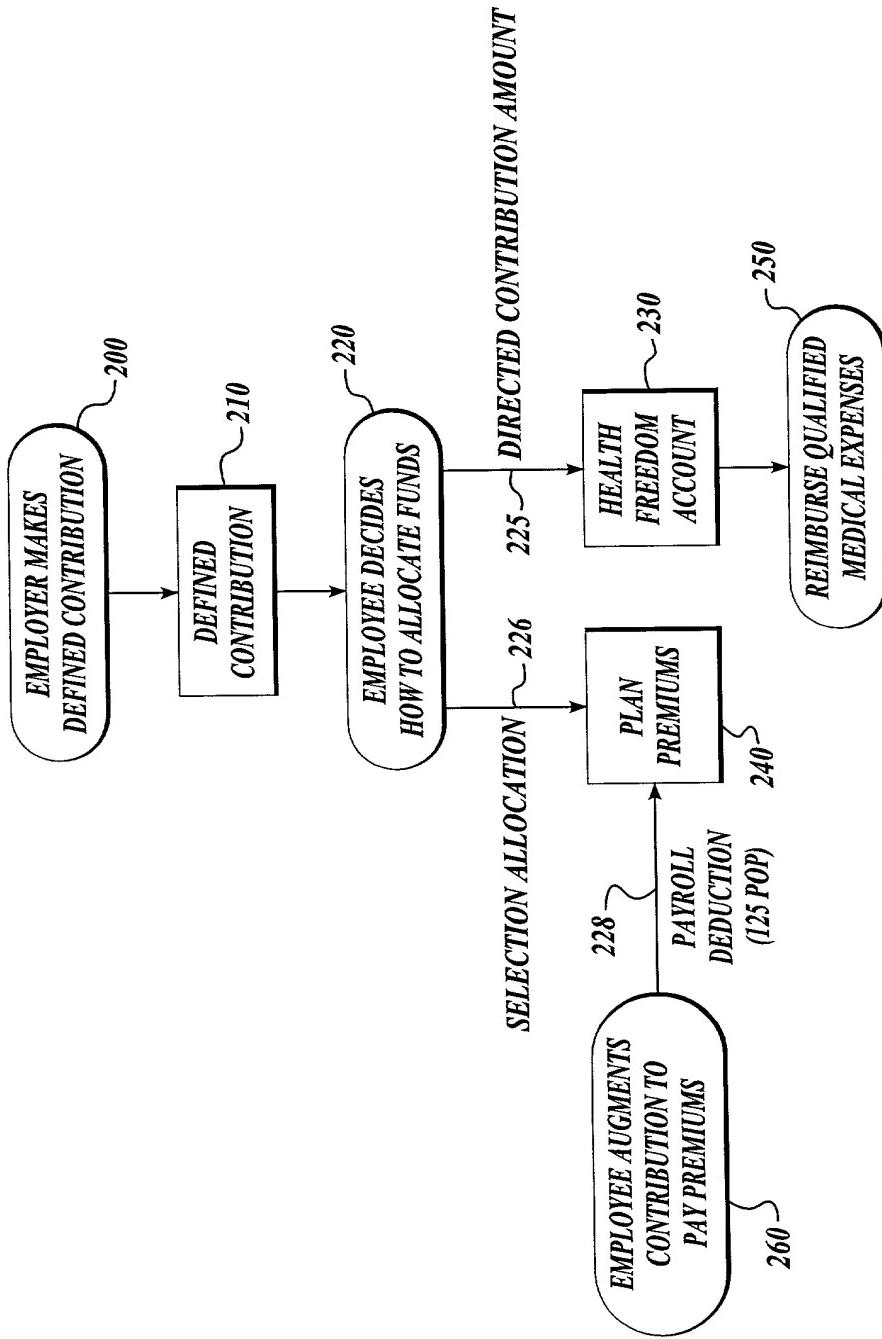


© 2010 T 220 " E 2 T O 5 5 E C

*Fig. 1.*

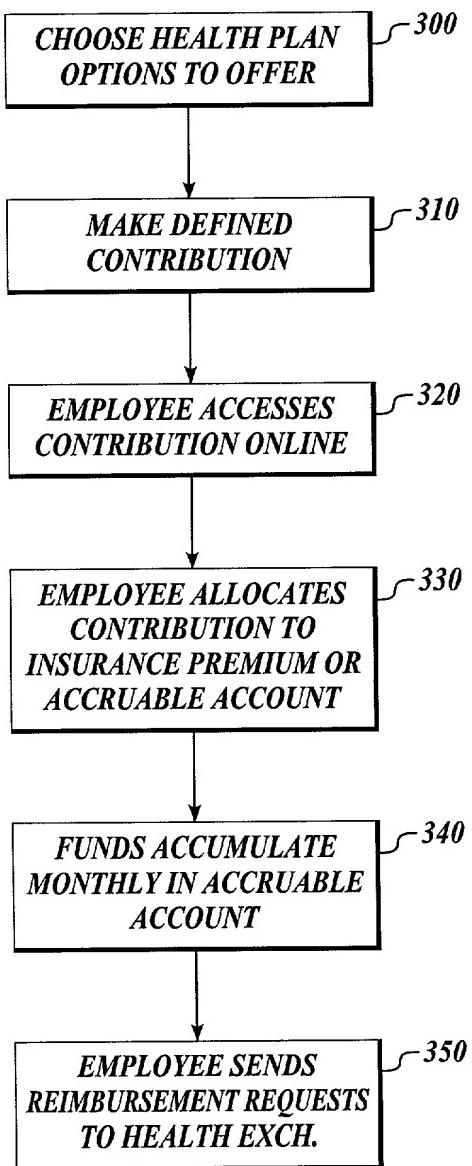


Fig. 2.

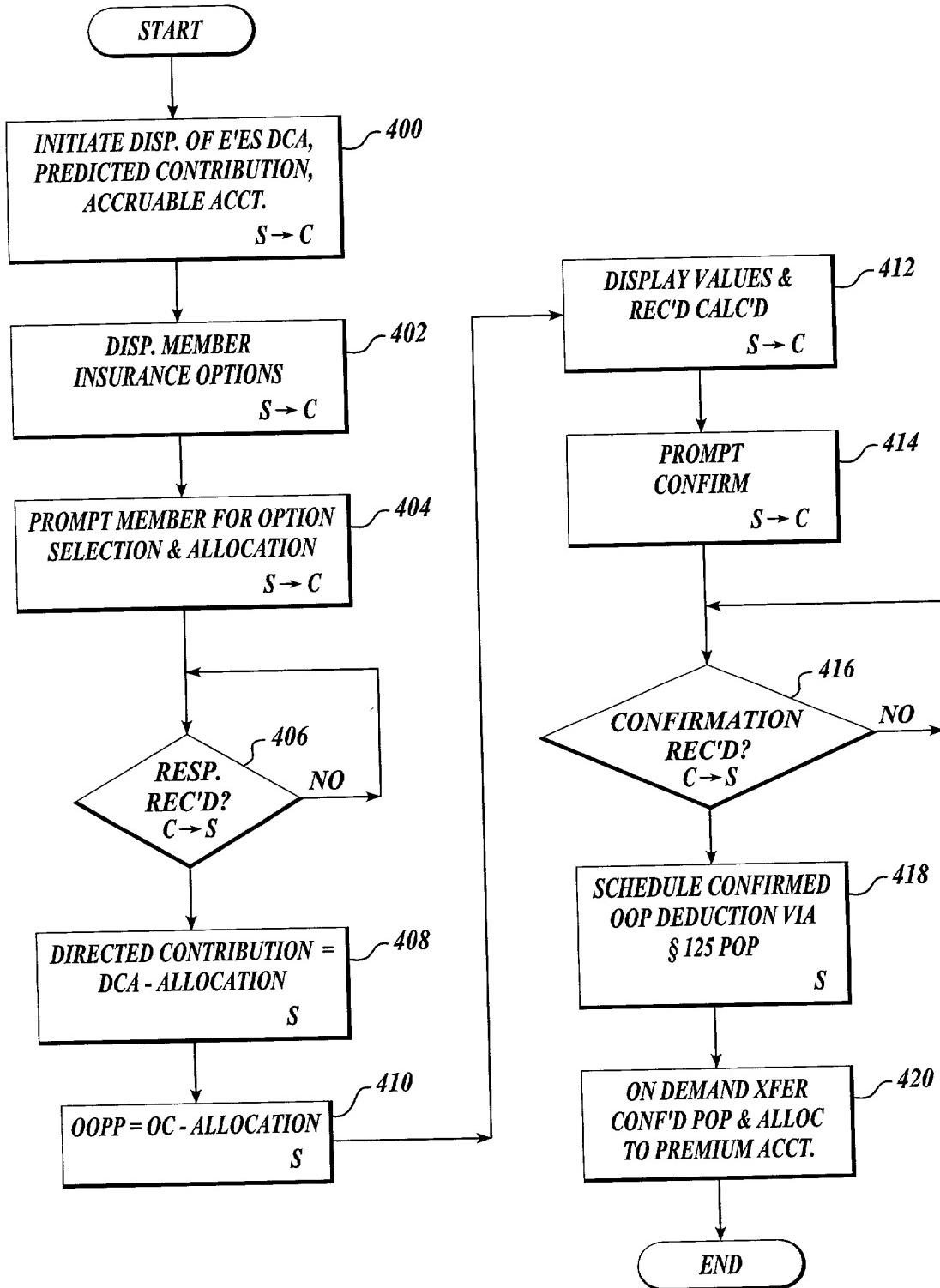


Fig. 3.

4/15

20120805\$50

Welcome Kathy

Health Benefits Enrollment

→
 →
 →
 →

enrollment

Choose Health Plans
 First select who will be getting coverage...

Medical insurance for	<input type="button" value="You only"/>	Decline Medical coverage? <input type="checkbox"/>
Dental insurance for	<input type="button" value="You only"/>	Decline Dental coverage? <input type="checkbox"/>

500

Then select medical and dental plans to compare...

502 504

Regence BlueCross BlueShield of Oregon PPO 4 (Your current 2000-2001 Plan)		Regence BlueCross BlueShield of Oregon H 11 (2001-2002 Plan)	
Medical Plan and Benefits	Premium	Medical Plan and Benefits	Premium
Regence BlueCross BlueShield of Oregon PPO 4	\$477.85	Regence BlueCross BlueShield of Oregon H 11	\$477.85
<small>VIEW DETAILS</small>		<small>VIEW DETAILS</small>	
Family Deductible	\$600	Family Deductible	None
Individual Deductible	\$200	Individual Deductible	None
Maximum Out-of-Pocket/Family per Family Member	\$700	Maximum Out-of-Pocket/Family per Family Member	\$1000 per person per calendar year
Emergency Room	90%	Office Visits	\$10 co-pay
Hospitalization	90%	Prescription Drug	Benefit must be added
Lifetime Maximum	\$2,000,000	Emergency Room	90% after \$100 copay
Mental Health	90%	Hospitalization	80%
Outpatient Day Surgery	90%	Lifetime Maximum	\$1,000,000
Specialist	90%	Mental Health	80%
		Outpatient Day Surgery	80%
		Specialist	80%

510 512

506 508

Regence BlueCross BlueShield of Oregon Classic 85 (Current)		Regence BlueCross BlueShield of Oregon Classic 65 (2001-2002 Plan)	
Dental Plan and Benefits	Premium	Dental Plan and Benefits	Premium
Regence BlueCross BlueShield of Oregon Classic 85	\$477.85	Regence BlueCross BlueShield of Oregon Classic 65	\$477.85
<small>VIEW DETAILS</small>		<small>VIEW DETAILS</small>	
Complicated Services	80% paid	Complicated Services	50% paid
Individual Deductible	\$50	Individual Deductible	\$50
Maximum Benefit	\$1,000 per calendar year	Maximum Benefit	\$1,000 per calendar year
Basic Services	80% paid	Basic Services	80% paid
Family Deductible	\$150	Family Deductible	\$150
Major Services	50% paid	Major Services	50% paid
Preventive Services	100% paid	Preventive Services	100% paid

520 522

530 532

Medical Plan: PPO 4 Dental Plan: BBCBSO Classic 85 (Your current 2000-2001 Plan)		Medical Plan: ARBCBSO H11 Dental Plan: BBCBSO Classic 65 (2001-2002 Plan)	
Employer Contribution		Employer Contribution	
To your premium	\$141.50	To your premium	\$141.50
To your HFA	\$125.00	To your HFA	\$125.00
Total Employer Contribution	\$260.00	Total Employer Contribution	\$200.00
Premiums		Premiums	
Medical	\$477.85	Medical	\$264.80
Dental	\$23.20	Dental	\$20.05
Vision	\$15.00	Vision	\$17.00
Total Premium	\$516.05	Total Premium	\$301.85
HFA Contribution		HFA Contribution	
\$0.00		\$0.00	
Your Portion of the Premium		Your Portion of the Premium	
\$316.05		\$101.85	
Click here to understand what Your Portion of the Premium means.			

540 542

Fig. 4.

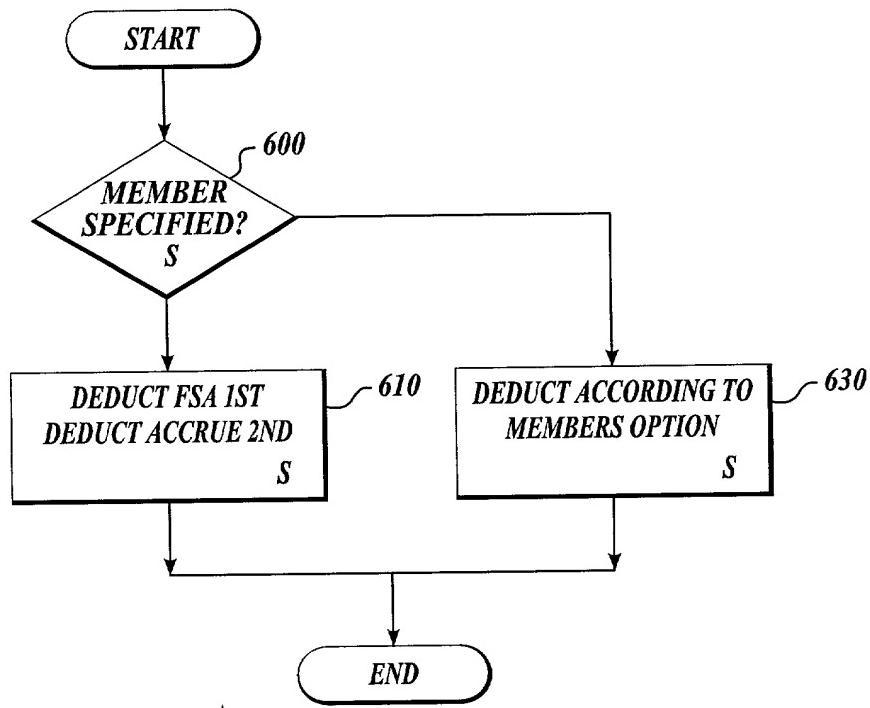


Fig. 5.

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powered by **myhealthbank** ◇

MyBenefits

Welcome John
of NW Software, Inc.

[LOG OUT](#)

search [GO](#)

Health Freedom Account

Funds in the Health Freedom Account are used to pay for medical expenses not covered by your health insurance. See all of the health care products and services you can purchase with funds from your Health Freedom Account.

The Health Freedom Account is a tax free account. Unused funds in the account at the end of the year roll over from year to year. To learn more about the Health Freedom Account, click here.

Monthly Cost Summary

Employer Contribution	\$225.00
Employer Contribution	\$312.76
Medical	\$73.85
Dental	\$17.60
Vision	\$74.90
Prescription	\$479.11
Total	\$274.11

Health Freedom Account

HFA Contribution	\$20.00
Available	\$240.00
You Owe	\$274.11

What You Need to Know

[Allergies](#)
[Ear infection](#)
[Headache](#)
[Dieting](#)
[Immunizations](#)

[NEED HELP?](#)

Below is a record of your Health Freedom Account transactions. Click the links to see details of transactions.

Health Freedom Account Transactions

Date	Description	Status	Amount	HFA Balance
5/02/01	Deposit	Accepted	\$20.00	\$20.00
6/03/01	Deposit	Accepted	\$20.00	\$40.00
6/06/01	Claim	Approved	\$40.00	\$40.00
7/01/01	Deposit	Accepted	\$20.00	\$60.00

Fig. 6.

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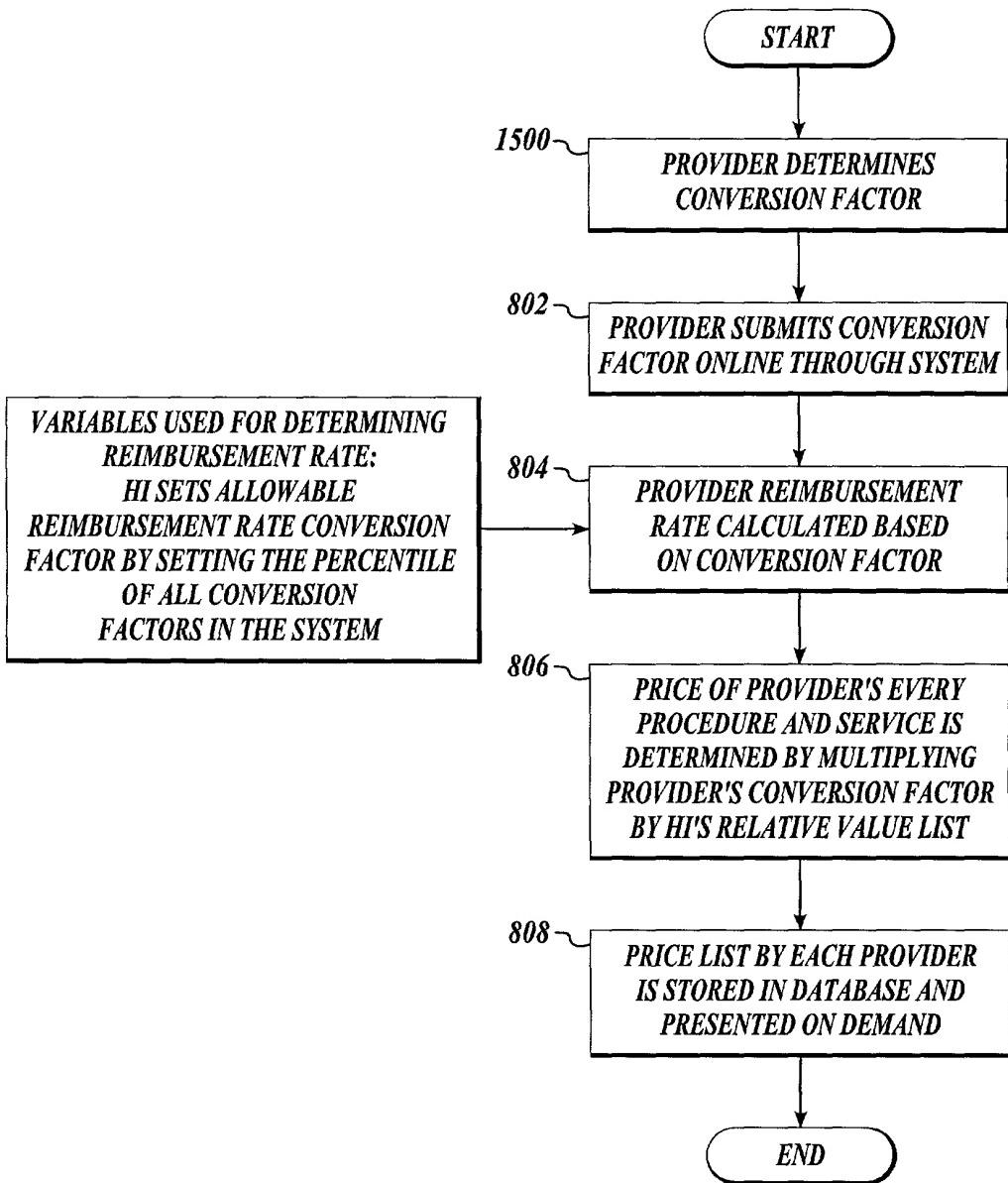


Fig. 7.

APPLIED MATHEMATICS

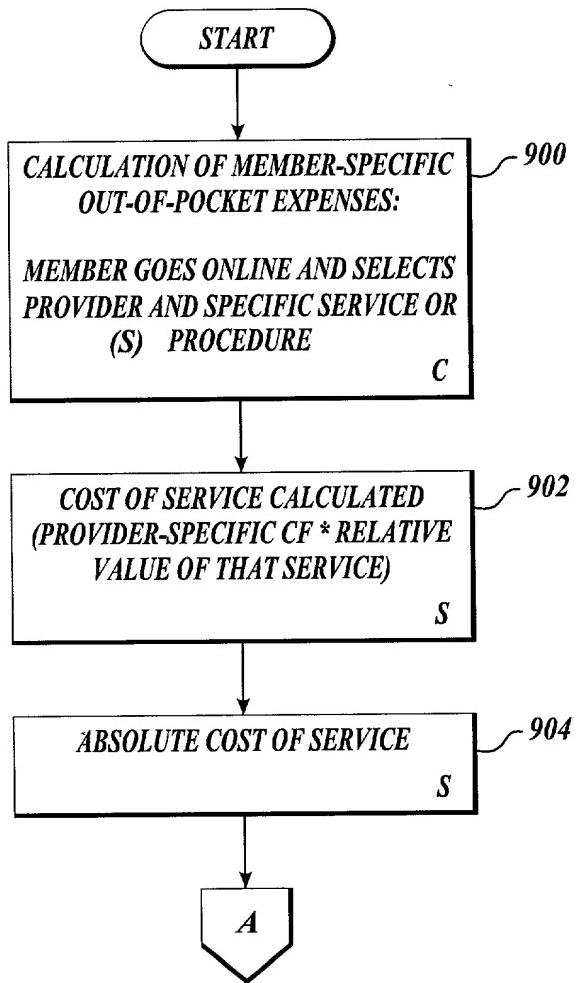
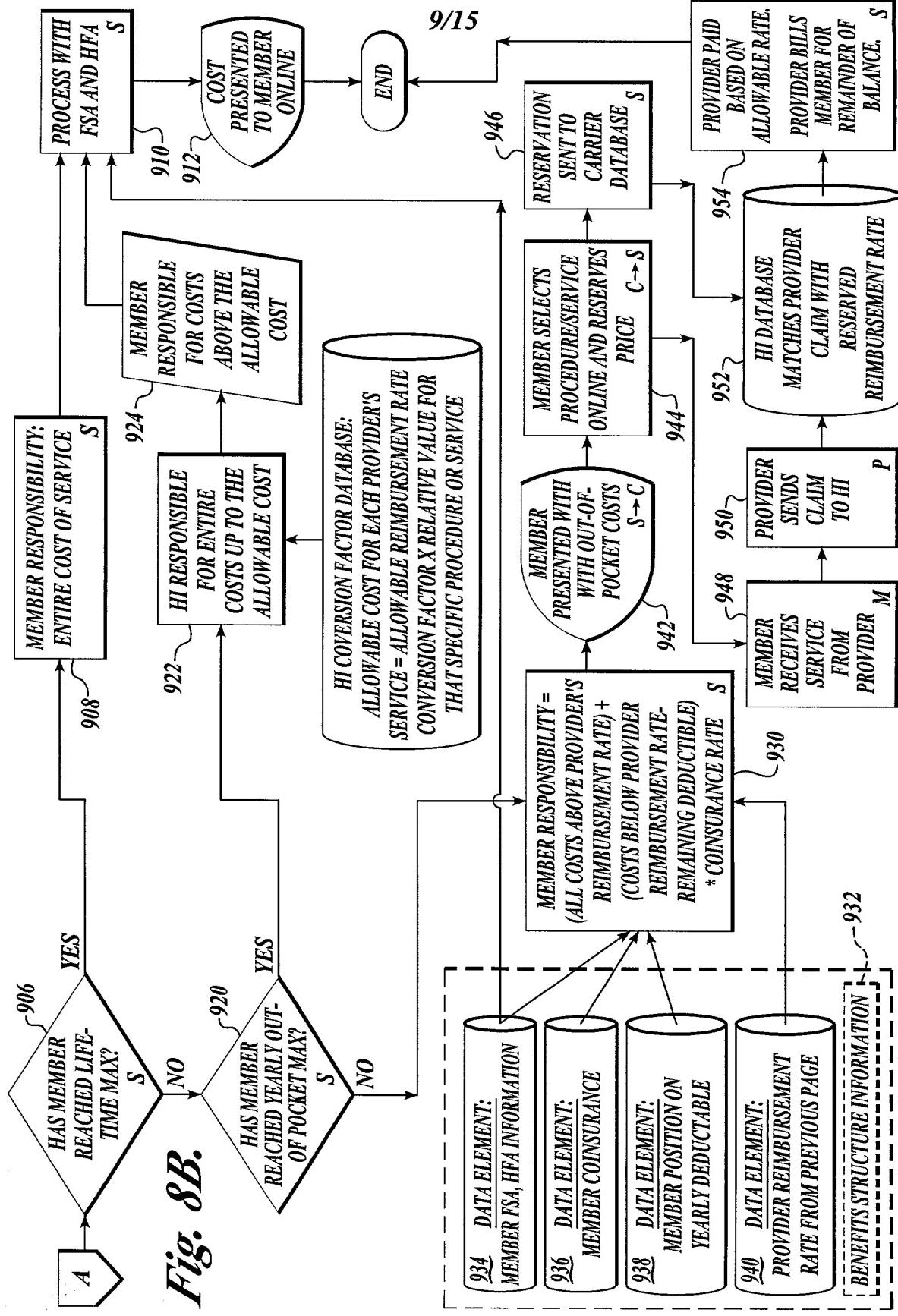


Fig. 8A.



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EXCHANGE ENGINE OUTPUT

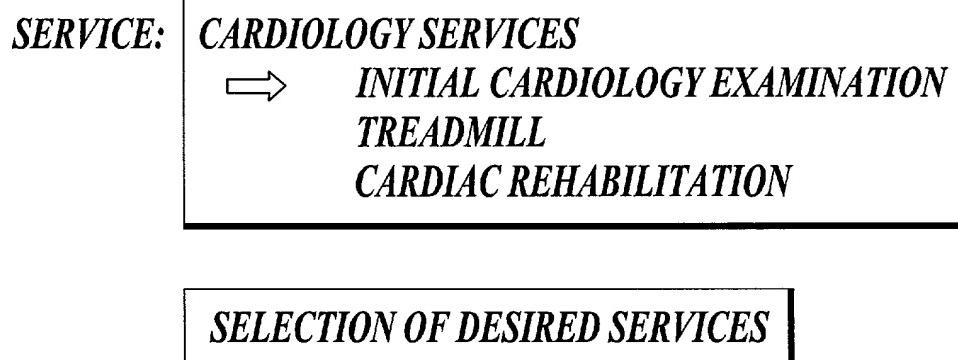


Fig. 9.

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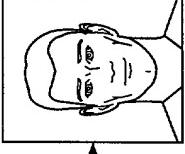
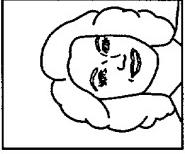
1180 ↗		STEPHEN WUMPS, MD, FAACP		SUSAN CARLSON, MD, FAACP
1100 ↗	PRICE	\$400		\$600
1110 ↗	WHAT YOU PAY	\$80		\$200
1120 ↗	LOCATION	11 OLD MILL ROAD, PORTLAND, OR 97111 MAP	244 SNODGRASS PARKWAY, LAKE OSWEGO, OR 98333 MAP	
1130 ↗	RESUME	MD, OHSU, 1978 CARDIOLOGY, UNIV. MARYLAND 1984 CLICK FOR DETAILS	MD, UCSF, 1984 CARDIOLOGY, BAYLOR, 1990 CLICK FOR DETAILS	
1140 ↗	MEMBER REVIEWS	CLICK TO READ	CLICK TO READ	
1150 ↗	PUBLIC RECORDS	1 LISTING (CLICK TO REVIEW)	2 LISTINGS (CLICK TO REVIEW)	
1160 ↗	INDEPENDENT RATING	★ ★ ★ ★	★ ★ ★	
1170 ↗	WEBSITE	WWW.WUNPSMD.COM	WWW.CARSONHEART.COM	

Fig. 10.

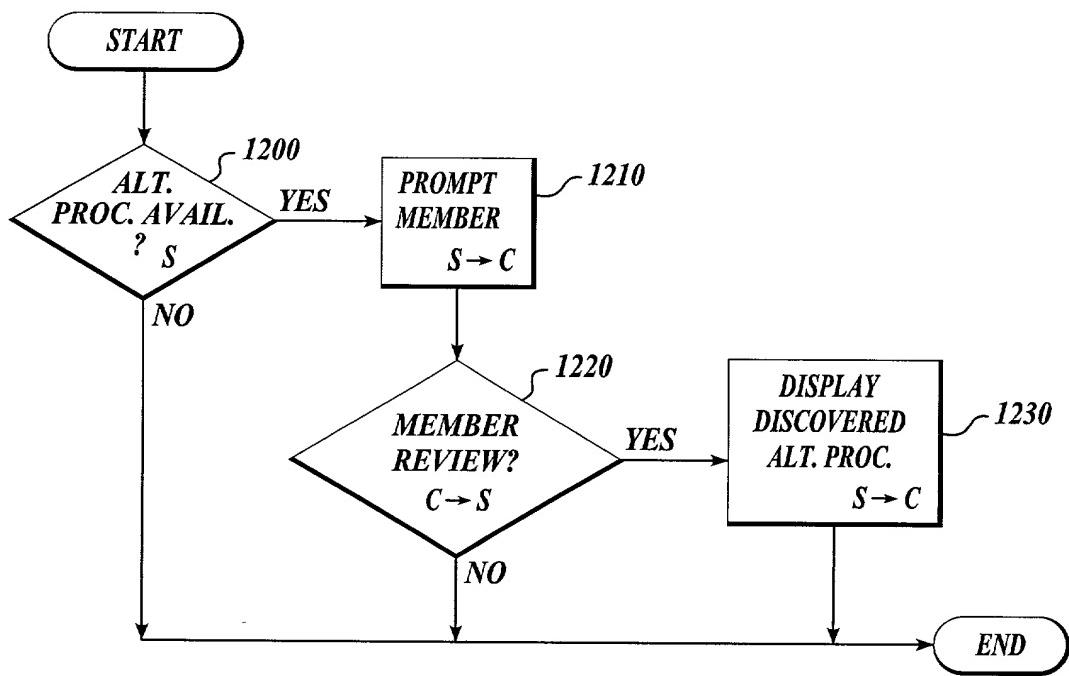


Fig. II.

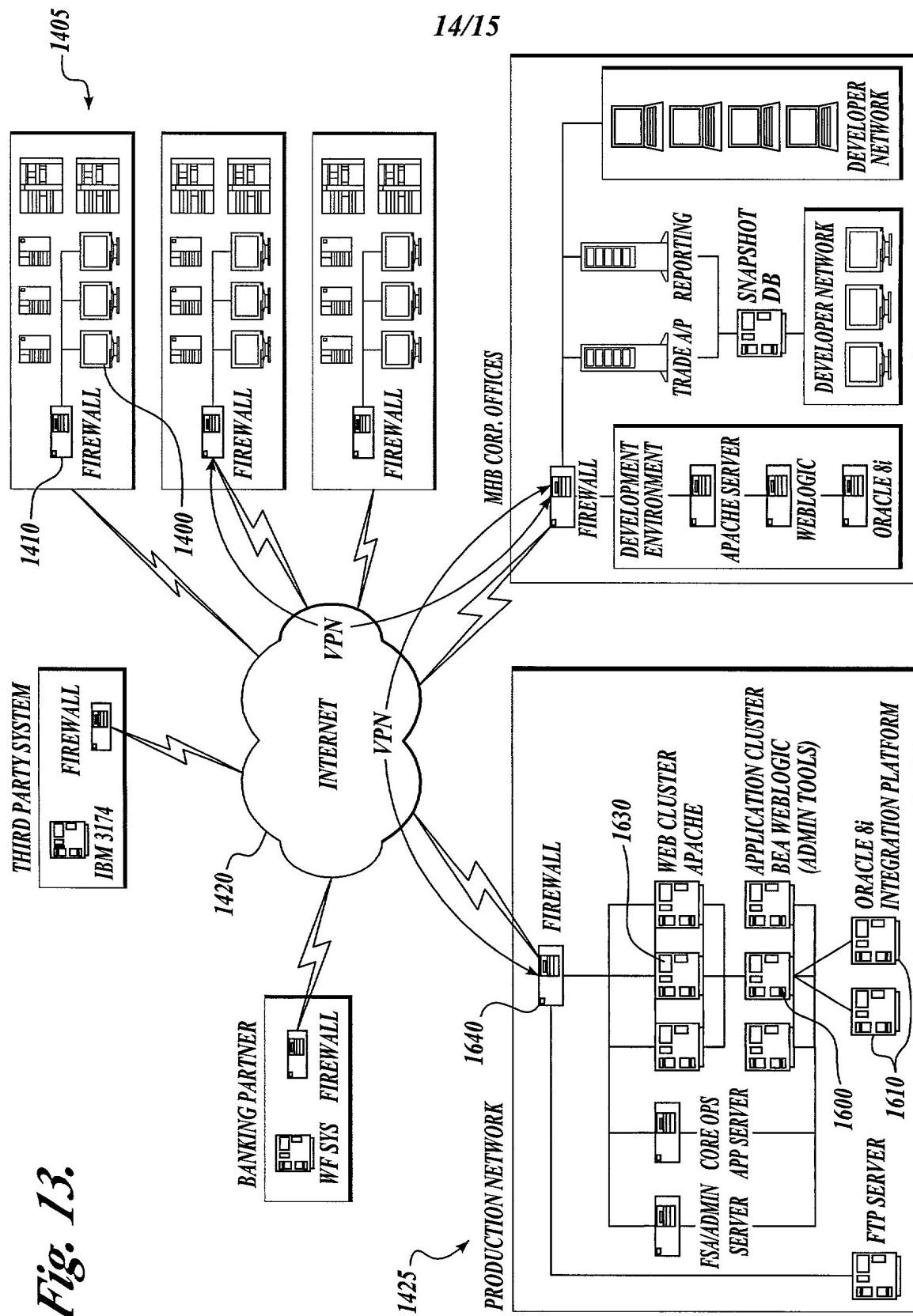
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Information		Comparing Surgeons																					
Surgery Name: Lumbar Laminectomy Common Name(s): Back surgery; Disc surgery Purpose: Take pressure off the nerves in the spine in order to remove the cause of pain. Description: For this operation, the patient must be under general anesthesia and placed on a machine that takes over breathing. Once asleep under anesthesia, the patient is placed face down on the operating table. The surgeon cuts into the lower back over the problem area of the spine. The skin and muscles are pulled away. The surgeon takes the pressure off the nerves by removing parts of the bone, spinal disc., and the tissue that is pressing on the nerves. Time: The operation can take up to 3 hours. See photos. See video. Risks: Blood Clots, Infection, Paralysis, Bleeding, Loss of bowel and bladder control, loss of bowel function.		NEED HELP? 1310																					
Monthly Cost Summary <table border="1"> <tr> <td>Employer Contribution</td> <td>\$225.00</td> </tr> <tr> <td>Employer Contribution</td> <td>\$312.76</td> </tr> <tr> <td>Dental</td> <td>\$73.85</td> </tr> <tr> <td>Vision</td> <td>\$17.60</td> </tr> <tr> <td>Prescription</td> <td>\$74.90</td> </tr> <tr> <td>Total</td> <td>\$79.11</td> </tr> <tr> <td>Health Freedom Account</td> <td>\$20.00</td> </tr> <tr> <td>HFA Contribution</td> <td>\$240.00</td> </tr> <tr> <td>Available</td> <td>\$274.11</td> </tr> <tr> <td>You Owe</td> <td></td> </tr> </table>		Employer Contribution	\$225.00	Employer Contribution	\$312.76	Dental	\$73.85	Vision	\$17.60	Prescription	\$74.90	Total	\$79.11	Health Freedom Account	\$20.00	HFA Contribution	\$240.00	Available	\$274.11	You Owe		Alternatives: Not everyone with low back pain or sciatica needs a back operation. See the reasons for getting a lumbar laminectomy by clicking here for more details. Alternatives to an operation include exercise program, massage, physical therapy, and steroid injection. Of course you should always consult your physician when making treatment decisions.	
Employer Contribution	\$225.00																						
Employer Contribution	\$312.76																						
Dental	\$73.85																						
Vision	\$17.60																						
Prescription	\$74.90																						
Total	\$79.11																						
Health Freedom Account	\$20.00																						
HFA Contribution	\$240.00																						
Available	\$274.11																						
You Owe																							
Choosing surgeon: When selecting a surgeon, here are a few tips and questions to ask: <ul style="list-style-type: none"> • How many operations have you performed? <p>Tip: Surgeons who perform more than 100 laminectomies per year get better results than those who do less than 100 per year.</p> <ul style="list-style-type: none"> • Who will take care of me after my operation? <p>Tip: Ask if you will require specialty care from a cardiologist, intensive care physician or other specialists? If you have a specific specialist you see regularly, make sure your surgeon knows who to call. Ask if the specialists should be consulted before the operation.</p> <ul style="list-style-type: none"> • Who are the surgeon's partners? <p>Tip: Remember, the partners may be caring for you that night or the next day.</p> <ul style="list-style-type: none"> • Who will be my anesthesiologist? <p>Tip: Ask if the anesthesiologist who will care for you is experienced with this type of operation and knows your specific medical conditions.</p>		References: Surgery for degenerative lumbar spondylolisthesis. Cochrane Database Syst Rev, 2003; CD001352. Review, Seven-year clinical follow-up after lumbar disc surgery: results and predictors of outcome. Br J Neurosurg, 1999 Apr; 178-84. Quality of life before and after microsurgical decompression in lumbar spinal stenosis. J Spinal Disord, 2000 Jun; 23:7-11.																					

Fig. 12.

20 T 220 " 22 T 0 666 60

Fig. 13.



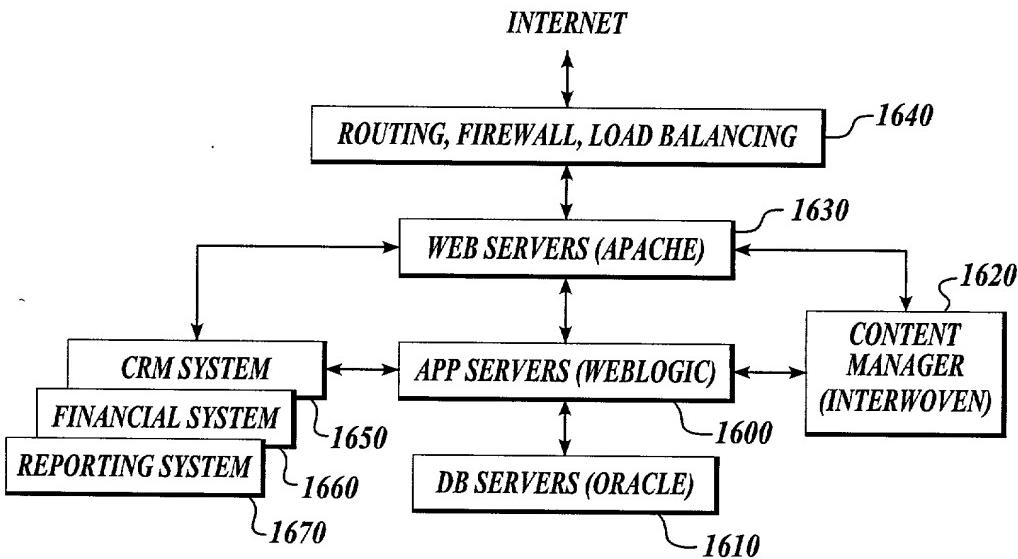


Fig. 14.

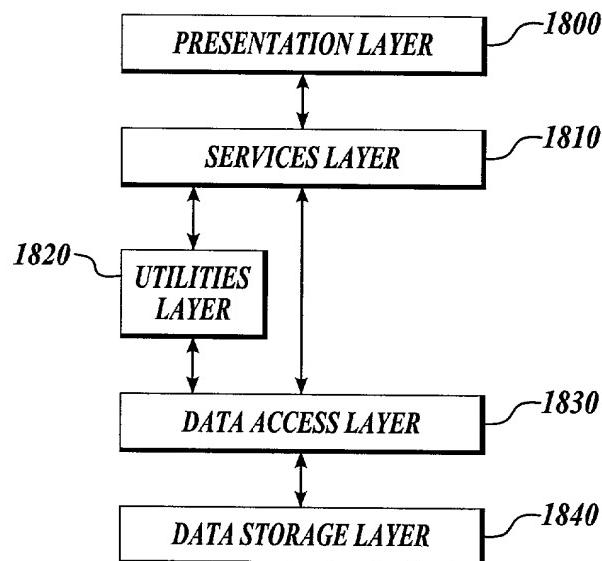


Fig. 15.